

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Joyce A. Mays  
Debtor

Case No. 18-00167-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: BWagner  
Form ID: pdf010

Page 1 of 1  
Total Noticed: 6

Date Rcvd: Jul 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2018.

Office of the Attorney General, U.S. Department of Justice,  
Attn: Agent Authorized to Accept Process, Pursuant to F.R.B.P 7004,  
950 Pennsylvania Avenue, NW, Washington, DC 20530-0001  
The US Attorneys Office, Attn: Civil Process Clerk,  
Harrisburg Federal Building and Courthouse, 228 Walnut Street, Suite 220, P.O. Box 11754,  
Harrisburg, PA 17108-1754  
5012816 +Dauphin County Board of Commissions, P.O. Box 1295, Harrisburg, PA 17108-1295  
5012842 +U.S. Dept. of Housing and Urban Dev., Financial Control Accounting Division,  
Cash & Securities, Room 3112, 451 7th Street SW, Washington, DC 20410-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
5012827 E-mail/Text: camanagement@mtb.com Jul 06 2018 18:52:09 M&T Bank, successor in interest to,  
Dauphin Deposit Bank & Trust Co., 213 Market Street, Harrisburg, PA 17001  
5012836 E-mail/Text: blegal@phfa.org Jul 06 2018 18:52:14 PHFA/HEMAP, 211 North Front Street,  
P.O. Box 8029, Harrisburg, PA 17101

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
5068412\* ++PENNSYLVANIA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, HARRISBURG PA 17101-1406  
(address filed with court: PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029,  
HARRISBURG, PA 17105)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 08, 2018

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Tracy Lynn Updike on behalf of Debtor 1 Joyce A. Mays tupdike@ssbc-law.com,  
ssollenberger@ssbc-law.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:	:	CHAPTER 13
	:	
JOYCE A. MAYS	:	CASE NO. 1-18-bk-00167-RNO
	:	
Debtor	:	
	:	
JOYCE A. MAYS	:	133 Linden Street
	:	Harrisburg, Pennsylvania
Movant	:	
	:	
v.	:	
	:	
U.S. DEPARTMENT OF HOUSING AND	:	
URBAN DEVELOPMENT, DAUPHIN	:	
COUNTY BOARD OF	:	
COMMISSIONERS, M&T BANK	:	
as successor to ALLFIRST BANK and as	:	
successor to DAUPHIN DEPOSIT BANK	:	
AND TRUST CO., and PHFA/HEMAP,	:	
	:	
Respondents	:	

**ORDER DETERMINING SECURED STATUS/VALUATION OF SECURITY**

The Motion of the Debtor, Joyce A. Mays, for Determination of Secured Status/Valuation of Security ("Motion") having come this day before the Court, and based upon the Debtor's assertions made in support of the Motion, following notice to creditors in the above case and an opportunity for a hearing thereon, no timely responses to the Motion having been filed, the Court FINDS as follows:

- A. The value of Debtor's real property (the "Real Property") located at 133 Linden Street, Harrisburg, Dauphin County, Pennsylvania, Tax Parcel No. 08-024-042, is \$40,000.00 at the time of the filing of this case.
- B. The total of all claims secured by liens on the Real Property senior to the liens of the U.S. Department of Housing and Urban Development, Dauphin County Board of Commissioners, M&T Bank as successor to Allfirst Bank and as successor to Dauphin Deposit Bank and Trust Co., and PHFA/HEMAP (the "Respondents") is \$41,442.19.
- C. The equity remaining in the Real Property after payment of all claims secured by liens senior to the liens of the Respondents is \$0.00 and Respondents have a secured interest in the Real Property in such amount.

Consequently, it is **HEREBY ORDERED** as follows:

1. The Motion is **GRANTED**.
2. Respondents each have an allowed secured claim in the amount of \$0.00.
3. Because Respondents' secured interest is \$0.00 the following mortgages shall be deemed void and shall be extinguished automatically without further order of the Court, upon entry of the Debtor's discharge in this Chapter 13 case:

<b>Respondent</b>	<b>Recording Date</b>	<b>Recording Location</b>
U.S. Department of Housing and Urban Development	1/30/1996	Dauphin County Recorder of Deeds, Harrisburg, PA Book 2552 Page 53
Dauphin County Board of Commissioners	1/30/1996	Dauphin County Recorder of Deeds, Harrisburg, PA Book 2552 Page 64
M&T Bank as successor to Allfirst Bank and Dauphin Deposit Bank & Trust Co.	1/30/1996	Dauphin County Recorder of Deeds, Harrisburg, PA Book 2552 Page 69
PHFA-HEMAP	3/19/2014	Dauphin County Recorder of Deeds, Harrisburg, PA Instrument #20140006077

4 If this case is converted or dismissed, Respondents' mortgages will no longer be considered void and shall be restored as a lien on the Real Property.

5 As of the date of this Order, PHFA-HEMAP is the only Respondent to have filed a proof of claim in this case. The last date for government claim is July 16, 2018. To the extent any of the Respondents file a timely proof of claim, it shall be classified as a general unsecured claim, regardless of the original classification in the proof of claim as filed.

6 The Real Property may not be sold or refinanced during the case without proper notice and further order of the Court.

7 Notwithstanding the foregoing, this Order is not recordable or enforceable until the debtor receives a discharge in this Chapter 13 case.

Dated: July 06, 2018

By the Court,



Robert N. Opel, II, Chief Bankruptcy Judge (BI)